

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS, SYSTEMS AND ARTICLES OF MANUFACTURE FOR PROVIDING FINANCIAL ACCOUNTS WITH INCENTIVES the specification of which is attached and/or was filed on November 16, 2001, as United States Application No. 09/987,952 or PCT International Application No. _____ and was amended on _____ (if applicable).

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Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119	
			9 YES	9 NO
			9 YES	9 NO

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Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature <i>Eric L. Musselwhite</i>	Date 12/17/01
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Listing of Inventors Continued on Page 2 hereof. # Yes 9 No

January 2000

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Full Name of Second Inventor: Dan Guy Baker	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date
Residence		Citizenship
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Full Name of Fourth Inventor: Deborah Amle Chandeub	Inventor's Signature	Date
Residence		Citizenship
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Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's Signature	Date
Residence		Citizenship
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Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Seventh Inventor: Brad Jiulianti	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date
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JAN 29 2002

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Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Listing of Inventors Continued on Page 2 hereof. # Yes 9 No

January 2000

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Full Name of Second Inventor: ^{Daniel} Dan Guy Baker	Inventor's Signature <i>Daniel Guy Baker</i>	Date 01/02/2002
Residence 11832 Park Forest Way Glen Allen, VA 23059		Citizenship US
Post Office Address Same as Above		

Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Fourth Inventor: Deborah Amie Chandeub	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

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Residence		Citizenship
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Full Name of Seventh Inventor: Brad Jilianti	Inventor's Signature	Date
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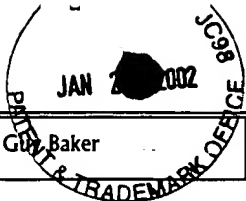
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Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Listing of Inventors Continued on Page 2 hereof. # Yes 9 No

January 2000

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.



Full Name of Second Inventor: Dan G. Baker	Inventor's Signature	Date
Residence	Citizenship	
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Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature <i>K. Bindumadhavan</i>	Date 1/22/2002
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Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's Signature	Date
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Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date
Residence	Citizenship	
Post Office Address		

Full Name of Seventh Inventor: Brad J. Iulianti	Inventor's Signature	Date
Residence	Citizenship	
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Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date
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Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature	Date
Residence	Citizenship	
Post Office Address		

Listing of Inventors Continued on Page 2 hereof. # Yes 9 No

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

January 2000

Full Name of Second Inventor: Dan Guy Baker	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Fourth Inventor: Deborah Amie Chandrabandhu	Inventor's Signature <i>Deborah Chandrabandhu</i>	Date <i>12.17.01</i>
Residence <i>900 N. Liberty St., Arlington, VA 22205</i>		Citizenship <i>U.S.A.</i>
Post Office Address		

Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Seventh Inventor: Brad Jiulianti	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

JAN 29 2002

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS, SYSTEMS AND ARTICLES OF MANUFACTURE FOR PROVIDING FINANCIAL ACCOUNTS WITH INCENTIVES the specification of which is attached and/or was filed on November 16, 2001, as United States Application No. 09/987,952 or PCT International Application No. _____ and was amended on _____ (if applicable).

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Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119	
			9 YES	9 NO
			9 YES	9 NO

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Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Listing of Inventors Continued on Page 2 hereof. # Yes 9 No

January 2000

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Full Name of Second Inventor: Dan Guy Baker	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Fourth Inventor: Deborah Amie Chandeub	Inventor's Signature	Date
Residence		Citizenship
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Full Name of Fifth Inventor: Lisa Michele Chancellor	<i>Lisa Michele Chancellor</i> Inventor's Signature	Date 1-16-02
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Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Seventh Inventor: Brad Jilianti	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

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			9 YES	9 NO

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Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Listing of Inventors Continued on Page 2 hereof. # Yes 9 No

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

January 2000

Full Name of Second Inventor: Dan Guy Baker	Inventor's Signature	Date
Residence	Citizenship	
Post Office Address		

Full Name of Third Inventor: Krishnamurthy Blindumadhavan	Inventor's Signature	Date
Residence	Citizenship	
Post Office Address		

Full Name of Fourth Inventor: Deborah Amie Chandeub	Inventor's Signature	Date
Residence	Citizenship	
Post Office Address		

Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's Signature	Date
Residence	Citizenship	
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Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature <i>Sanjeev Chandak</i>	Date 1/29/02
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Full Name of Seventh Inventor: Brad Julianti	Inventor's Signature	Date
Residence	Citizenship	
Post Office Address		

Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date
Residence	Citizenship	
Post Office Address		

Listing of Inventors Continued on Page 2 hereof. # Yes 9 No

January 2000

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

** TOTAL PAGE.03 **

JAN 29 2002

DECLARATION AND POWER OF ATTORNEY

Attorney Docket No. 5793.3076

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS, SYSTEMS AND ARTICLES OF MANUFACTURE FOR PROVIDING FINANCIAL ACCOUNTS WITH INCENTIVES the specification of which is attached and/or was filed on November 16, 2001, as United States Application No. 09/987,952 or PCT International Application No. _____ and was amended on _____ (if applicable).

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I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilly, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewis, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540; C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

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Listing of Inventors Continued on Page 2 hereof. # Yes 9 No

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JAN 29 2002

DECLARATION AND POWER OF ATTORNEY

Attorney Docket No. 5793.3076

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS, SYSTEMS AND ARTICLES OF MANUFACTURE FOR PROVIDING FINANCIAL ACCOUNTS WITH INCENTIVES the specification of which is attached and/or was filed on November 16, 2001, as United States Application No. 09/987,952 or PCT International Application No. _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR ' 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. ' 119(a)-(d) or ' 365(b) of any foreign application(s) for patent or inventor's certificate or ' 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119	
			9 YES	9 NO
			9 YES	9 NO

I hereby claim the benefit under 35 U.S.C. ' 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing

I hereby claim the benefit under 35 U.S.C. ' 120 of any United States application(s) or ' 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. ' 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR ' 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. **FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.**, Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Heftner, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilly, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewis, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to **FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.** 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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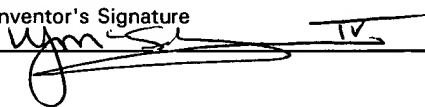
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